2-25.   Cancelled.

26.   (Previously presented) A computer-implemented method for providing additional life insurance for one or more persons based on at least one of: (i) a primary life insurance policy identifying the one or more persons as insureds; and, (ii) a primary insurer issuing the primary life insurance policy, the computer-implemented method comprising:

entering information into a computer identifying the one or more persons insured under the primary life insurance policy;

entering information into the computer regarding at least one of: (i) the primary life insurance policy and (ii) the primary insurer;

processing the information regarding at least one of: (i) the primary life insurance policy and (ii) the primary insurer with one or more standards stored in the computer to determine eligibility of the one or more persons for additional life insurance provided for by a secondary life insurance policy;

entering information into the computer relating to a secondary benefit amount; and,

generating the secondary life insurance policy from the information regarding the eligibility of the one or more persons and the secondary benefit amount, and at least one of: (i) the primary insurance policy and (ii) the primary insurer, the secondary life insurance policy creating an obligation of one of the primary insurer and a secondary insurer to pay the secondary benefit amount.

27.   (Previously presented) The method of claim 26 wherein entering information into the computer regarding the primary life insurance policy information includes entering information relating to one or more terms of the primary life insurance policy.

28.   (Previously presented) The method of claim 27 wherein the one or more terms includes a benefit amount.

29.   (Previously presented) The method of claim 27 wherein the one or more terms includes a date of issuance of the primary life insurance policy.

30.   (Previously presented) The method of claim 27 wherein the one or more terms includes an expiration date of the primary life insurance policy.

31.   (Previously presented) The method of claim 27 wherein the one or more terms includes one or more conditions that would, if met, void the primary life insurance policy.

32.   (Previously presented) The method of claim 27 wherein the one or more terms includes one or more statements received from at least one of the one or more persons in connection with the person's health.

33.   (Previously presented) The method of claim 27 wherein the one or more terms of the primary life insurance policy includes an age of at least one of the one or more persons.

34.   (Previously presented) The method of claim 27 wherein the one or more terms of the primary life insurance policy includes a number of the one or more persons.

35.   (Previously presented) The method of claim 27 wherein the one or more terms of the primary life insurance policy includes one or more conditions precedent to payment of a benefit amount.

36.   (Previously presented) The method of claim 26 wherein entering information into the computer regarding the primary insurer includes entering information related to one or more standards used by the primary insurer to determine eligibility of the one or more persons for the primary life insurance policy.

37.   (Previously presented) The method of claim 36 wherein the one or more standards includes one or more statements received from at least one of the one or more persons in connection with such person's health.

38.   (Previously presented) The method of claim 36 wherein the one or more standards includes an age of at least one of the one or more persons.

39.   (Previously presented) The method of claim 36 wherein the one or more standards includes a profession at least one of the one or more persons.

40.   (Previously presented) The method of claim 36 wherein the one or more standards includes a benefit amount of the primary life insurance policy.

41.   (Previously presented) The method of claim 36 wherein the one or more standards includes a term during which the primary life insurance policy is effective.

42.   (Previously presented) The method of claim 36 wherein the one or more standards includes one or more responses received from at least one of the one or more insureds in response to one or more antiselection questions.

43.   (Previously presented) The method of claim 26 wherein the secondary benefit amount is less than a primary benefit amount provided under the primary life insurance policy.

44.   (Previously presented) The method of claim 26 further comprising obtaining information from at least one of the one or more persons in response to one or more queries.

45.   (Previously presented) The method of claim 26 further comprising employing one or more risk reduction procedures.

46.   (Previously presented) The method of claim 45 wherein employing one or more risk reduction procedures includes establishing a period of time during which an offer for the secondary life insurance policy is effective.

47.   (Previously presented) The method of claim 45 wherein employing one or more risk reduction procedures includes establishing a period of time within which a payment of a premium for the secondary life insurance policy is required.

48.   (Previously presented) The method of claim 26 further comprising establishing at least one beneficiary of the secondary life insurance policy.

49.   (Previously presented) The method of claim 26 wherein the at least one beneficiary of the secondary life insurance policy includes at least one beneficiary of the primary life insurance policy.

50.   (Previously presented) A life insurance system for providing additional life insurance for one or more persons based on at least one of: (i) a primary life insurance policy identifying the one or more persons as insureds, and (ii) a primary insurer issuing the primary life insurance policy, the life insurance system comprising:

at least one broker computer communicatively connected to a network, the broker computer including:

a first input operatively connected to the broker computer for entering information and instructions into the broker computer;

a second input operatively connected to the broker computer for receiving queries via the network from at least one customer computer communicatively connected to the network;

storage for storing information including one or more standards of eligibility for additional life insurance;

the broker computer being programmed to:

process, in response to the queries, the information regarding at least one of: (i) the primary life insurance policy and (ii) the primary insurer with the one or more stored standards of eligibility to determine eligibility,

establish a secondary benefit amount provided for by the secondary insurance policy, and

generate the secondary life insurance policy from the information regarding the eligibility of the one or more persons and the secondary benefit amount, and at least one of: (i) the primary insurance policy and (ii) the primary insurer, the secondary life insurance policy creating an obligation of one of the primary insurer and a secondary insurer to pay the secondary benefit amount.

51.   (Previously presented) The system of claim 50, further comprising at least one output operatively connected to the broker computer for transmitting to the customer computer via the network information regarding the secondary life insurance policy.

52.   (Previously presented) The system of claim 50 wherein the broker computer is communicatively connected to at least one primary insurer computer via the network.
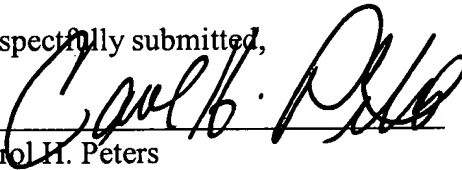
53.   (Previously presented) The system of claim 52, wherein the broker computer and the primary insurer are communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of: the one or more persons, the primary life insurance policy and the primary insurer.

54.   (Previously presented) The system of claim 50 wherein the broker computer is communicatively connected to one or more databases via the network, the one or more databases including information related to at least one of the one or more persons, the primary life insurance policy and the primary insurer.

55-58. Cancelled.

Based upon the foregoing election and amendments, the present application is believed to be in condition for examination on its merits. Should the Examiner have any questions concerning this response, she is invited to telephone the undersigned.

Respectfully submitted,

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Date: May 25, 2004

TRA 2038964v1